

In re:  
Wynn A Rajan  
Jenny A Rajan  
Debtors

Case No. 18-17860-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 14, 2024

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Wynn A Rajan, Jenny A Rajan, 503 Evergreen Avenue, Warminster, PA 18974-4613
14237563	+ BT Maple Glen GP LLC, 200 Dryden Road, Suite 2000, Dresher, PA 19025-1048
14284514	+ Bucks County Tax Claim Bureau, c/o John Torrente, Esq., 5th Floor, 55 E Court Street, Doylestown, PA 18901-4318
14257374	+ Kenneth G. Harrison, Esquire, Five Neshaminy Interplex Suite 115, Trevoise, PA 19053-6967
14247550	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 15 2024 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 15 2024 05:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 15 2024 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14253287	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 15 2024 00:31:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14237562	Email/Text: bankruptcy@bhg-inc.com	Feb 15 2024 00:30:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
14245211	EDI: DISCOVER	Feb 15 2024 05:21:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14260708	+ EDI: LENDNGCLUB	Feb 15 2024 05:21:00	LendingClub Corporation, 595 Market Street, Suite #200, San Francisco, CA 94105-2802
14245472	Email/Text: Bankruptcy@swiftcapital.com	Feb 15 2024 00:30:00	Swift Financial, LLC, 3505 Silverside Rd. Suite 200, Wilmington, DE 19810
14269250	EDI: TDBANKNORTH.COM	Feb 15 2024 05:21:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
14261828	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 15 2024 00:30:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14463605	Email/PDF: bncnotices@becket-lee.com	Feb 15 2024 00:47:09	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 11

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2024 at the address(es) listed below:

Name	Email Address
JEFFREY G. DIAMICO	on behalf of Creditor BT MAPLE GLEN LP jdiamico@sogtlaw.com, kgennett@sogtlaw.com
KELLY LYN EBERLE	on behalf of Creditor Bucks County Tax Claim Bureau keberle@grimlaw.com ksaborsky@grimlaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH G. HARRISON	on behalf of Debtor Wynn A Rajan kghesq@juno.com
KENNETH G. HARRISON	on behalf of Joint Debtor Jenny A Rajan kghesq@juno.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Lease Trust bkggroup@kmlawgroup.com
MARTIN A. MOONEY	on behalf of Creditor TD BANK N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM J. MAFFUCCI	on behalf of Creditor BT MAPLE GLEN LP wmaffucci@sogtlaw.com
WILLIAM J. MAFFUCCI	on behalf of Creditor BT MAPLE GLEN GP LLC AND/OR BT MAPLE GLEN, LP wmaffucci@sogtlaw.com

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Wynn A Rajan</u>	Social Security number or ITIN	xxx-xx-9422
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jenny A Rajan</u>	Social Security number or ITIN	xxx-xx-6298
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-17860-mdc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Wynn A Rajan

Jenny A Rajan  
fka Jenny A Koshy

2/14/24

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**